

LEND A HAND FOUNDATION, INC.

ASSISTANCE ELIGIBILITY & DISTRIBUTION POLICY Effective Date: June 10, 2026

Policy Statement. This Policy is adopted by the Board of Directors of Lend A Hand Foundation, Inc. to govern charitable eligibility determinations and distributions in a manner consistent with the Foundation's charitable purposes, its governing documents, the Kentucky Nonprofit Corporation Act, applicable charitable solicitation and nonprofit compliance requirements, and federal tax-exempt organization standards applicable to organizations described in Section 501(c)(3) of the Internal Revenue Code.

Legal Disclaimer. This Policy is intended as an internal governance and charitable-program administration policy. It shall be interpreted in harmony with the Foundation's Articles of Incorporation, By-Laws, Conflict of Interest Policy, Privacy Policy, Data Storage and Retention Policy, applicable Board resolutions, and applicable law. In the event of any conflict, applicable law and the Foundation's governing documents shall control.

ARTICLE I – PURPOSE

The purpose of this Assistance Eligibility & Distribution Policy (the "Policy") is to establish a fair, transparent, consistent, and charitable framework for the review, approval, administration, distribution, monitoring, and documentation of charitable assistance provided by Lend A Hand Foundation, Inc. (the "Foundation").

The Foundation recognizes that hardship, financial distress, disability, illness, family crisis, natural disasters, economic disruption, and other unforeseen circumstances affect individuals and families in different ways. Accordingly, the Foundation shall evaluate assistance requests based upon the totality of circumstances rather than rigid income thresholds or formulaic eligibility standards.

This Policy is intended to:

- Advance the Foundation's charitable mission;
- Protect charitable assets;
- Promote fairness and consistency;
- Prevent fraud, waste, abuse, and favoritism;
- Maintain donor trust;
- Support compliance with applicable nonprofit laws and tax-exempt requirements; and
- Preserve the Foundation's ability to respond to urgent and extraordinary circumstances.

ARTICLE II – SCOPE

This Policy applies to:

- All charitable assistance programs administered by the Foundation;
- All applicants seeking assistance;
- Directors, Officers, volunteers, advisors, and committee members participating in assistance decisions;
- Service providers participating in approved charitable programs; and
- Any charitable distributions funded in whole or in part by the Foundation.

ARTICLE III – DEFINITIONS

"Applicant" means an individual seeking charitable assistance through a Foundation program.

"Assistance" means any charitable aid, service funding, subsidy, referral, support, or other benefit approved by the Foundation.

"Board" means the Board of Directors of the Foundation.

"Charitable Need" means a circumstance that the Foundation reasonably determines warrants charitable intervention.

"Recipient" means an Applicant approved to receive Assistance.

"Rural Neighbor" or "RN" means the Rural Neighbor platform and related service-delivery systems through which the Foundation exclusively supports eligible charitable assistance recipients. Rural Neighbor is legally, operationally, financially, and organizationally separate from the Foundation except to the extent expressly authorized through written arrangements, platform use, service coordination, or other approved charitable delivery activities.

"Service Provider" means an individual, contractor, vendor, platform participant, organization, or other provider approved or used to deliver, coordinate, document, or support services funded or subsidized by the Foundation.

"Conflict of Interest" means any circumstance in which a Director, Officer, employee, volunteer, advisor, donor, vendor, service provider, applicant, recipient, or Related Party may have a personal, financial, familial, business, or other interest that could reasonably appear to affect independent charitable judgment.

"Related Party" means a person or entity having a family, ownership, employment, financial, contractual, governance, advisory, or other relationship with the Foundation or

with any Director, Officer, donor, vendor, applicant, recipient, or service provider that may require disclosure, review, recusal, or additional safeguards.

"Restricted Information" means highly sensitive applicant, donor, financial, medical, government identification, income, disability, veteran, banking, fraud-review, or other confidential information that requires heightened protection under Foundation policy or applicable law.

ARTICLE IV – GUIDING CHARITABLE PRINCIPLES

The Foundation shall administer assistance programs in a manner consistent with the following principles:

1. Compassion
2. Fairness
3. Stewardship
4. Accountability
5. Independence
6. Non-discrimination and equal charitable access
7. Community Impact
8. Mission Alignment
9. Compliance with Kentucky nonprofit law, federal tax-exempt requirements, donor restrictions accepted by the Board, and written Foundation policies.

The Foundation shall exercise reasonable discretion and independent judgment when evaluating assistance requests.

The Foundation shall not administer assistance for the purpose of private inurement, impermissible private benefit, political campaign intervention, unlawful discrimination, or preferential treatment based on personal relationships, donor direction, vendor influence, or improper external pressure.

ARTICLE V – ELIGIBLE APPLICANTS

Applicants may be considered for assistance if they demonstrate circumstances that reasonably indicate hardship, need, vulnerability, or other conditions consistent with the Foundation's charitable mission.

Eligibility shall be determined without regard to race, color, religion, national origin, sex, disability, age, veteran status, familial status, or any other status protected by applicable

law, except where a program lawfully prioritizes a charitable class consistent with the Foundation's mission and applicable requirements.

The Foundation may consider, among other factors:

- Financial hardship;
- Medical hardship;
- Disability-related needs;
- Veteran-related needs;
- Senior citizen assistance needs;
- Family emergencies;
- Transportation challenges;
- Accessibility concerns;
- Community-support needs;
- Disaster recovery needs; and
- Other circumstances determined by the Foundation to warrant assistance.

The Foundation may establish program-specific eligibility guidelines, geographic service areas, application periods, documentation standards, service caps, or priority categories, provided such guidelines are approved or ratified by the Board and are administered consistently with this Policy.

ARTICLE VI – ELIGIBLE ASSISTANCE CATEGORIES

The Foundation may fund or subsidize eligible services including:

- Home maintenance and repair;
- Accessibility improvements;
- Transportation services;
- Yard maintenance;
- Essential household services;
- Community support services;
- Senior assistance services;
- Veteran assistance services;
- Disability support services;
- Emergency services; and
- Other services approved by the Board.

Approved assistance may include full payment, partial subsidy, reimbursement to an approved service provider, coordinated volunteer service, referral assistance, emergency intervention, or another charitable method approved by the Board. The Foundation shall retain discretion to determine the form, amount, timing, and conditions of any assistance.

ARTICLE VII – INELIGIBLE ASSISTANCE

Except where specifically authorized by the Board, Foundation assistance shall not be used for:

- Political activities;
- Campaign activities;
- Gambling;
- Alcohol;
- Tobacco products;
- Controlled substances;
- Luxury purchases;
- Personal investments;
- Payment of fines, penalties, or judgments;
- Private business ventures; or
- Assistance that primarily benefits Directors, Officers, or Related Parties.

The Foundation shall not approve assistance that would violate applicable law, jeopardize tax-exempt status, constitute compensation for services, satisfy a personal obligation of a Director or Officer, provide more than incidental private benefit, or otherwise conflict with the Foundation's charitable purposes.

ARTICLE VIII – APPLICATION REQUIREMENTS

Applicants may be required to provide:

- Identity verification;
- Residency verification;
- Documentation supporting hardship claims;
- Financial information;
- Service-related information; and
- Other information reasonably requested by the Foundation.

Applicants must certify that all information submitted is true, complete, and accurate to the best of their knowledge. Failure to provide requested information, submission of false or misleading information, alteration of documents, refusal to cooperate with verification, or misuse of approved assistance may result in denial, suspension, revocation, recovery, referral, or ineligibility for future assistance.

ARTICLE IX – HARDSHIP EVALUATION

The Foundation shall evaluate each request individually.

Factors may include:

- Urgency;
- Health and safety implications;
- Available resources;
- Community impact;
- Alternative assistance options;
- Prior assistance received;
- Program objectives;
- Verification results; and
- Other relevant circumstances.

No single factor shall automatically determine eligibility.

The Foundation may consider reasonable evidence of need, including applicant statements, third-party documentation, service provider assessments, publicly available information, prior assistance history, and other reliable information. The Foundation is not required to use a fixed income limit unless adopted for a specific program.

ARTICLE X – PRIORITIZATION OF REQUESTS

The Foundation reserves the right to prioritize assistance requests based upon:

- Urgency;
- Health and safety concerns;
- Vulnerable populations;
- Community impact;
- Available funding;
- Program priorities; and
- Other factors deemed relevant by the Foundation.

Prioritization shall be applied in good faith and shall not create any entitlement or guarantee. When available resources are insufficient to satisfy all eligible requests, the Foundation may defer, limit, reduce, waitlist, or deny otherwise eligible applications.

ARTICLE XI – AUTHORITY AND ASSISTANCE REVIEW PROCESS

The Board retains final oversight authority for all charitable assistance decisions. The Board may authorize officers, committees, staff, volunteers, advisors, or designated administrators to conduct intake, verify information, recommend action, approve routine assistance within Board-approved limits, deny incomplete or ineligible requests, and document decisions, subject to Board review and this Policy.

Applications shall generally proceed through:

1. Submission;
2. Preliminary review;
3. Verification;
4. Evaluation;
5. Approval, denial, or request for additional information;
6. Distribution of assistance.

The Foundation may modify this process as necessary.

The Foundation may use staff, volunteers, committees, advisors, technology systems, or third-party service providers to support intake, verification, scheduling, delivery, or documentation; however, final charitable authority shall remain with the Board or persons expressly authorized by the Board.

Any person participating in an assistance decision must disclose actual or potential conflicts of interest and shall recuse himself or herself from deliberation, recommendation, approval, or administration when required by the Foundation's Conflict of Interest Policy or by Board determination.

Emergency assistance may be approved by the Board or by an officer or authorized designee acting within written Board authority when delay would reasonably threaten health, safety, housing stability, transportation access, essential services, or other urgent charitable needs. Any emergency approval shall be documented promptly and reported to the Board or appropriate committee at the next practicable opportunity.

ARTICLE XII – DELIVERY OF ASSISTANCE

Charitable assistance funded by the Foundation shall be delivered exclusively through services facilitated by the Rural Neighbor platform unless the Board determines that a limited exception is necessary to protect the Foundation's charitable mission, comply with law, or address an urgent charitable need.

Rural Neighbor and the Foundation are separate legal and operational entities. Use of Rural Neighbor for service facilitation shall not be construed to create common ownership, common control, agency, partnership, joint venture, employment, fiduciary status, or assumption of liability between Rural Neighbor and the Foundation except as expressly set forth in a written agreement approved by authorized representatives.

Service providers must satisfy applicable licensing, insurance, background, safety, contractual, performance, and compliance requirements established by the Foundation

or required by law. The Foundation may suspend or terminate use of any service provider that fails to meet such standards or acts contrary to the Foundation's charitable mission.

ARTICLE XIII – DONOR INDEPENDENCE

Donations become the property of the Foundation upon acceptance.

Donors may express preferences regarding charitable programs; however, no donor shall have authority to direct assistance to specific individuals or households unless expressly approved by the Board and permitted by law.

The Foundation shall maintain independent discretion and control over all charitable assets. Donor preferences, designations, memorial requests, geographic interests, or programmatic suggestions may be considered only to the extent accepted by the Foundation and consistent with law, charitable purpose, administrative feasibility, and this Policy.

ARTICLE XIV – NO CASH DISTRIBUTION POLICY

Except under extraordinary circumstances approved by the Board, assistance shall generally be provided through payment for approved services rather than direct cash distributions.

Where direct cash assistance is approved as an extraordinary exception, the Board shall document the charitable purpose, amount, recipient, justification, verification performed, safeguards imposed, and reason a non-cash or service-based method was not reasonably adequate.

ARTICLE XV – FRAUD PREVENTION

The Foundation may:

- Verify information;
- Request supporting documentation;
- Conduct investigations;
- Suspend applications;
- Revoke approvals;
- Recover improperly obtained assistance; and
- Refer matters to appropriate authorities.

Fraud-prevention procedures may include identity checks, residency confirmation, income or hardship verification, service completion confirmation, duplicate-request screening, conflict review, vendor review, and post-distribution monitoring. The

Foundation may deny or discontinue assistance when verification is incomplete or unreliable.

ARTICLE XVI – APPEALS AND RECONSIDERATION

Applicants may request reconsideration of an adverse determination within ten (10) business days after notice of denial, suspension, revocation, or other adverse action, unless a different period is established for a specific program or required by law.

The Foundation shall determine the scope and process of any review, which may include review by an officer, committee, authorized designee, or the Board, depending on the nature of the request and the authority delegated by the Board.

Board determinations following reconsideration shall be final.

A request for reconsideration must include the basis for review and any additional information the Applicant wishes the Foundation to consider. The Foundation may decline reconsideration where the request is untimely, repetitive, unsupported, abusive, fraudulent, or inconsistent with program requirements.

ARTICLE XVII – NO ENTITLEMENT TO ASSISTANCE

Submission of an application does not create any right, entitlement, contract, guarantee, expectation, or obligation that assistance will be provided.

Assistance decisions remain subject to available funding, program priorities, charitable objectives, verification procedures, and Board-approved policies.

ARTICLE XVIII – PRIVACY, CONFIDENTIALITY AND RECORDS

Applicant information shall be handled in accordance with the Foundation's Privacy Policy, Data Storage & Retention Policy, and applicable law.

The Foundation shall maintain records sufficient to support charitable purpose, eligibility review, approval authority, amount and type of assistance, service delivery, payment or distribution, conflict review, donor restriction compliance, fraud review, and any reconsideration or corrective action. Records shall be retained for the period required by Foundation policy, applicable law, grant requirements, tax-exempt reporting requirements, or Board direction.

Restricted Information shall be accessed only by persons with a legitimate Foundation purpose and shall not be disclosed except as authorized by the Applicant, required by

law, necessary for program administration, necessary to protect the Foundation or others, or otherwise permitted by written Foundation policy.

ARTICLE XIX – PROGRAM MODIFICATION OR SUSPENSION

The Foundation reserves the right to modify, suspend, limit, discontinue, or replace any charitable assistance program at any time.

Modification, suspension, limitation, discontinuation, or replacement may occur due to funding constraints, legal or compliance concerns, operational limitations, fraud risk, donor restrictions, disaster response needs, service-provider availability, Board priorities, or other circumstances affecting responsible charitable administration.

ARTICLE XX – POLICY REVIEW

This Policy shall be periodically reviewed by the Board and may be amended as necessary to further the Foundation's charitable mission and ensure compliance with applicable law.

The Board may delegate implementation authority to officers, committees, staff, volunteers, advisors, or service providers, but such delegation shall not relieve the Board of oversight responsibility. Material exceptions to this Policy should be documented and reported to the Board.

Adopted by authority of the Board of Directors of Lend A Hand Foundation, Inc. as of the Effective Date stated above, subject to amendment, restatement, or repeal by the Board in accordance with the Foundation's governing documents and applicable law.

BOARD ADOPTION

Approved and adopted by the Board of Directors of Lend A Hand Foundation, Inc. on _____, 2026.

President's Signature: _____

Date: _____

Secretary's Signature: _____

Date: _____

